

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RAY W. KELLER
LISA M. KELLER
Debtor(s)

Case No. 17-20528GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2017.
- 2) The plan was confirmed on 03/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/12/2018, 03/25/2021, 09/23/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/02/2019.
- 5) The case was completed on 08/30/2022.
- 6) Number of months from filing or conversion to last payment: 67.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,819.97.
- 10) Amount of unsecured claims discharged without full payment: \$20,041.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$101,800.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$101,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,306.74
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,781.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$14,088.64

Attorney fees paid and disclosed by debtor: \$610.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	NA	NA	NA	0.00	0.00
ALLY BANK(*)	Unsecured	0.00	0.00	0.00	0.00	0.00
ALLY BANK(*)	Secured	22,000.00	0.00	0.00	0.00	0.00
ASTHETIC DENTAL GROUP	Unsecured	1,400.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Secured	57,030.34	58,375.11	0.00	37,670.40	0.00
BANK OF AMERICA NA**	Secured	0.00	3,532.54	3,532.54	3,532.54	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	768.02	768.02	768.02	385.78	0.00
COMMONWEALTH OF PA**	Unsecured	650.00	650.00	650.00	326.50	0.00
COUNTRY DOOR	Unsecured	321.33	321.33	321.33	161.41	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	529.81	NA	NA	0.00	0.00
DR ALAN CAPPELLINI++	Unsecured	100.00	NA	NA	0.00	0.00
FAYETTE PHYSICIAN NETWORK	Unsecured	100.00	160.00	160.00	80.37	0.00
FAYETTE PHYSICIAN NETWORK	Unsecured	NA	1,933.00	1,933.00	970.97	0.00
FINGERHUT	Unsecured	1,356.80	NA	NA	0.00	0.00
FINGERHUT	Unsecured	2,250.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	23,943.52	23,964.29	23,964.29	23,964.29	3,495.46
GRANDVIEW MEDICAL CENTER	Unsecured	205.00	NA	NA	0.00	0.00
JCPENNEY	Unsecured	545.00	NA	NA	0.00	0.00
JUSTIN SHEBA DO PC	Unsecured	298.09	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	961.86	961.86	961.86	483.15	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,300.00	2,245.64	2,245.64	1,128.01	0.00
MIDLAND FUNDING LLC	Unsecured	1,476.09	1,476.09	1,476.09	741.45	0.00
MIDLAND FUNDING LLC	Unsecured	1,521.49	1,521.06	1,521.06	764.04	0.00
MIDLAND FUNDING LLC	Unsecured	NA	852.92	852.92	428.43	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	200.00	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	299.30	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	768.61	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	1,093.85	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	200.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	32,000.00	32,897.98	0.00	1,675.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS LLC O/B/O US I	Unsecured	NA	15,398.04	0.00	1,675.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	867.00	NA	867.00	867.00	0.00
PAIN MED PC	Unsecured	200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,365.52	2,365.52	2,365.52	1,188.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	425.00	424.59	424.59	213.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	1,755.07	1,755.07	881.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	840.00	836.58	836.58	420.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	650.05	650.02	650.02	326.51	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,092.19	1,092.19	1,092.19	548.62	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	464.81	464.81	233.48	0.00
REGENCY FINANCE++	Secured	2,800.00	0.00	2,800.00	2,800.00	506.81
SEVENTH AVENUE	Unsecured	831.82	831.82	831.82	417.83	0.00
SOUTHWEST REGIONAL TAX BUREA	Priority	150.00	NA	150.00	150.00	0.00
UNIONTOWN HOSPITAL	Unsecured	834.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	50.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	15,145.07	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	19,453.55	20,093.21	0.00	1,675.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$2,800.00	\$40,470.40	\$506.81
Mortgage Arrearage	\$3,532.54	\$3,532.54	\$0.00
Debt Secured by Vehicle	\$23,964.29	\$23,964.29	\$3,495.46
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$30,296.83	\$67,967.23	\$4,002.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,017.00	\$1,017.00	\$0.00
TOTAL PRIORITY:	\$1,017.00	\$1,017.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,310.52	\$14,724.86	\$0.00

Disbursements:

Expenses of Administration	<u>\$14,088.64</u>
Disbursements to Creditors	<u>\$87,711.36</u>
TOTAL DISBURSEMENTS :	<u>\$101,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.